

# Holiday Insurance Reminders

While you're enjoying the holidays, the Louisiana Department of Insurance reminds you to take a few steps to protect yourself and your property.

## Auto Insurance

Planning to do a lot of traveling this holiday season? Keep a copy of your insurance cards in your vehicle at all times. Also, check your liability limits to make sure you have adequate protection against injury or damage if you cause an accident.

Car thieves are watching and waiting for an opportunity to break into your vehicle. According to the National Insurance Crime Bureau (NICB), more car thefts are happening as a result of drivers leaving their keys inside their vehicles.

Tips to Prevent Vehicle Theft:

- Lock your car doors and close the windows.
- Park in a well-lit area.
- Keep your valuables out of sight.
- Never leave your vehicle's engine running unattended.

## Homeowners Insurance

A homeowners insurance policy may cover some medical expenses if a guest has an accident in your home. Call your insurance agent to check your liability limits. It's also the perfect time to find out if your policy covers stolen gifts.

## Health Insurance

Review your policy and make a note of hospitals, pharmacies, and urgent care centers that accept your insurance. Remember if you visit an out-of-network provider expect to pay more for treatment. Your insurance company should be able to help you find a provider within your network.



Louisiana Department of Insurance  
James J. Donelon, Commissioner

Phone toll-free: 1-800-259-5300  
Website: [www.lidi.la.gov](http://www.lidi.la.gov)